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3712

PATENT  
94604-250152

3712  
#4  
B1  
6-7-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:  
MICHAEL B. LIEBESKIND ET AL.

Group No.: 3712

Serial No.: 09/995,852

Examiner: UNKNOWN

Filed: NOVEMBER 28, 2001

For: INSURANCE RISK, PRICE, AND  
ENROLLMENT OPTIMIZER SYSTEM AND  
METHOD

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JUN 07 2002

Assistant Commissioner For Patents  
Washington, D.C. 20231

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

Dear Sirs:

1. ☒ The information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office Action on the merits, whichever event occurs last. 37 C.F.R. §1.97(b).
2. ☐ The information disclosure statement transmitted herewith is being filed *after* three months of the filing date of this national application or the date of entry of the national stage as set forth in §1.491 in an international application or after the mailing date of the first Office Action on the merits, whichever event occurred last but *before* the mailing date of either:
  - (1) a final action under §1.113 or
  - (2) a notice of allowance under §1.311, whichever occurs first.

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## CERTIFICATION OR FEE

A. Included with this transmittal is:

- i. ☐ a certification (set forth below) in accordance with 37 C.F.R. §1.97(e). (If for any reason the certificate set forth below should be unsatisfactory, the Commissioner is provisionally authorized to charge the \$180 fee (37 C.F.R. §1.17(p)) to Deposit Account No. 03-3975. A copy of this sheet is enclosed.)

**OR**

- ii. ☐ the attached fee set forth in 37 C.F.R. §1.17(p) for submission of an information disclosure statement under §1.97(c). (\$180.00).

3. ☐ The information disclosure statement transmitted herewith is being filed *after* a final action under §1.113 or a notice of allowance under §1.311, whichever occurs first, but before, or simultaneously with the payment of the issue fee.

## CERTIFICATION, PETITION AND FEE

A. In accordance with the requirements of 37 C.F.R. §1.97(d):

- i. Set forth below is a certification as specified in 37 C.F.R. §1.97(e).
- ii. Applicant hereby petitions for the consideration of the accompanying information disclosure statement. 37 C.F.R. §1.97(d)(ii).
- iii. Applicant submits the petition fee set forth in §1.17(i)(1). (\$180.00).

## CERTIFICATION

(Required if 2Ai or 3 above is marked)

4. I, the person signing below, certify

- ☐ that each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application and that the communication is dated not more than three months prior to the filing of the statement. 37 C.F.R. §1.97(e)(1).

**OR**

- ☐ that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application or to the knowledge of the person signing the certification after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of the statement. 37 C.F.R. §1.97(e)(2).

5. ☒ If it should be determined that for any reason either an insufficient or an excessive fee has been paid, please charge any insufficiency or credit any overpayment necessary to ensure consideration of the information disclosure statement for the above-identified application to Deposit Account No. 03-3975. A copy of this petition is enclosed.

Respectfully submitted,

PILLSBURY WINTHROP LLP

By: 

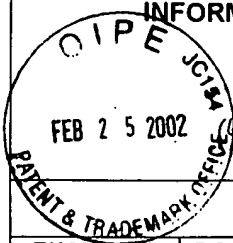
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Dated: February 8, 2002

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Docket Number (Optional)  
94604-250152Application No.  
09/995,852INFORMATION DISCLOSURE CITATION  
IN AN APPLICATIONCOPY OF PAPERS  
ORIGINALLY FILEDApplicant  
MICHAEL B. LIEBESKIND ET AL.Filing Date  
NOVEMBER 28, 2001Group Art Unit  
3712

(Use several sheets if necessary)

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUBCLAS S	FILING DATE IF APPROPRIATE
	5	7	5	2	2	3	6	05/12/98	Sexton et al.			

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUBCLAS S	Translation	
												Yes	No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	Michael B. Liebeskind, "EXECUTIVE LONG TERM DISABILITY INSURANCE UPDATE", JOURNAL OF COMPENSATION and BENEFITS, July/August 1997, Vol. 13/ No. 1, pgs. 25-30
	John Raffaeli and Campbell Gerrish, "EXECUTIVE LONG-TERM DISABILITY", Managing Employee Health Benefits, Spring 1998, Volume 6, Issue 3, pgs. 76-85

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP §609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.